

STATE OF INDIANA)
) SS:
COUNTY OF MARION)

BEFORE THE INDIANA
COMMISSIONER OF INSURANCE

CAUSE NO.: 17833-AG19-0319-035

IN THE MATTER OF:)

Todd Damon Hopkins)
3214 N. 1200 E)
Russellville, IN 46175)

Respondent.)

Type of Agency Action: Enforcement)

License Number: 495114)

FILED

APR 18 2019

STATE OF INDIANA
DEPT. OF INSURANCE

ADMINISTRATIVE ORDER
NOTICE OF NONRENEWAL OF LICENSE

The Indiana Department of Insurance ("Department"), pursuant to the Indiana Administrative Orders and Procedures Act, Indiana Code § 4-21.5-1 *et seq.*, and Indiana Code § 27-1-15.6-12, hereby gives notice to Todd Damon Hopkins ("Respondent") of the following Administrative Order:

1. Respondent is a licensed resident producer holding license number 495114 since June 13, 2006.
2. Respondent's license expired on February 28, 2019.
3. Respondent's business was specialized in the area of private sector and federally insured crop insurance.
4. One of the private sector products Respondent sold was Crop Hail Insurance ("Crop Hail") offered by Guide One Insurance ("Guide One"), through its Managing General Agent, Crop Pro Insurance ("Crop Pro").
5. Respondent had been advised via email from Crop Pro on January 26, 2018 that Indiana rates were still "pending" for the Crop Hail product.

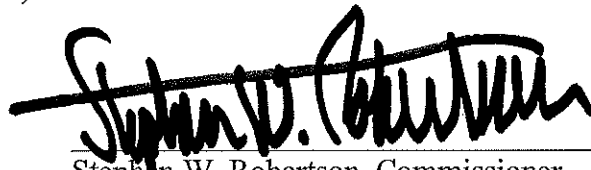
6. Respondent nonetheless began selling Guide One Crop Hail in Indiana, with his first sale on February 6, 2018, formulating quotes based on Illinois rates.
7. Crop Pro published approved Indiana rates for Crop Hail on February 26, 2018 by way of an email to its agents. The approved Indiana Crop Hail rates were significantly higher than the rates that Respondent had quoted to Indiana consumers.
8. After publication of the approved Indiana Crop Hail rates by Crop Pro, Respondent continued to quote the lower Illinois rates to Indiana consumers.
9. Respondent sold two hundred seventeen (217) Crop Hail policies to a total of sixty three (63) Indiana consumers between February 6, 2018 and March 26, 2018, using Illinois rates, with one hundred nineteen (119) of those being sold to forty three (43) consumers after the Indiana rates were published and Respondent was notified of the same.
10. When Crop Pro sent premium invoices to Respondent's Indiana Crop Hail customers during the summer of 2018, these consumers were charged significantly higher premium than Respondent had quoted them.
11. Pursuant to Indiana Code § 27-1-15.6-12(b)(8), the Commissioner may refuse to renew an insurance producer's license for using fraudulent, coercive, or dishonest practices, or demonstrating incompetence, untrustworthiness, or financial irresponsibility in the conduct of business in Indiana or elsewhere.
12. Pursuant to Indiana Code § 27-1-15.6-12(b)(5), the Commissioner may refuse to renew an insurance producer's license for intentionally misrepresenting the terms of an actual or proposed insurance contract or application for insurance.
13. Indiana Code § 27-1-15.6-12(d) requires the Commissioner to notify a licensee of the reason for the nonrenewal of his license. This Order serves as that notice.

14. The Commissioner further notifies Respondent that, pursuant to Indiana Code § 27-1-15.6-12(d), Respondent may, within sixty three (63) days of the mailing of this Order, make a written demand upon the Commissioner for a hearing to determine the reasonableness of this action. Such a hearing shall be held within thirty (30) days from the date of receipt of Respondent's written demand.

WHEREFORE, based on the foregoing, the Commissioner of Insurance hereby notifies Respondent that **his license shall not be renewed** for quoting demonstrably incorrect, lower rates in sales of Crop Hail insurance to sixty three (63) Indiana consumers.

4-18-2019

Date Signed



Stephen W. Robertson, Commissioner
Indiana Department of Insurance

Distribution List:

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